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**UNITED STATES BANKRUPTCY COURT
 DISTRICT OF NEVADA**

In re: USA COMMERCIAL MORTGAGE COMPANY, Debtor.	Case No. BK-S-06-10725 LBR Case No. BK-S-06-10726 LBR Case No. BK-S-06-10727 LBR Case No. BK-S-06-10728 LBR Case No. BK-S-06-10729 LBR
In re: USA CAPITAL REALTY ADVISORS, LLC, Debtor.	Chapter 11
In re: USA CAPITAL DIVERSIFIED TRUST DEED FUND, LLC, Debtor.	Jointly Administered Under Case No. BK-S-06-10725 LBR
In re: USA CAPITAL FIRST TRUST DEED FUND, LLC, Debtor.	DECLARATION OF ANNETTE W. JARVIS IN SUPPORT OF SECOND AND FINAL APPLICATION OF RAY QUINNEY & NEBEKER P.C. FOR COMPENSATION AND REIMBURSEMENT PURSUANT TO 11 U.S.C. § 330 FOR THE PERIOD APRIL 13, 2006 THROUGH MARCH 12, 2007
In re: USA SECURITIES, LLC, Debtor.	
Affects:	
<input checked="" type="checkbox"/> All Debtors <input type="checkbox"/> USA Commercial Mortgage Company <input type="checkbox"/> USA Securities, LLC <input type="checkbox"/> USA Capital Realty Advisors, LLC <input type="checkbox"/> USA Capital Diversified Trust Deed Fund, LLC <input type="checkbox"/> USA First Trust Deed Fund, LLC	

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I, Annette W. Jarvis, hereby declare as follows:

1. I am over the age of 18, am mentally competent, have knowledge of the facts in this matter, and if called upon to do so, could and would testify.

2. I make this declaration in support of the Second and Final Application of Ray Quinney & Nebeker P.C. for Compensation and Reimbursement Pursuant to 11 U.S.C. § 330 for the Period April 13, 2006 through March 12, 2007 (the "Final RQN Application").

3. I am a shareholder at Ray Quinney & Nebeker P.C. ("RQN"), and was counsel for USA Commercial Mortgage Company, USA Securities, LLC, USA Capital Realty Advisors, LLC, USA Capital First Trust Deed Fund, LLC, and USA Capital Diversified Trust Deed Fund, LLC (collectively, the "Debtors") in the above-captioned jointly administered bankruptcy cases during the period covered by the Final RQN Application.

4. I have personally reviewed the information contained in the Final RQN Application and the factual statements contained therein are true and correct to the best of my knowledge, information and belief.

5. The invoices attached as exhibits to the Final RQN Application are true and accurate copies of invoices that are maintained by RQN in the ordinary course of business.

6. I declare under penalty of perjury that the foregoing statements are true and correct according to my best knowledge, information and belief.

Respectfully submitted this 26th day of April, 2007.



Annette W. Jarvis, Utah Bar No. 1649
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